

Fill in this information to identify the case:

Debtor 1 Jason John Frisbie
Debtor 2 Sherri Lynn Frisbie
United States Bankruptcy Court for the: Middle District of Pennsylvania
(Spouse, if filing) (State)
Case number 5:15-bk-05449-RNO

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Wilmington Savings Fund Society, FSB, D/B/A Christiana
Trust as Owner Trustee of the Residential Credit

Name of creditor: Opportunities Trust V

Court claim no. (if known): 16-1

Last 4 digits of any number you use to
identify the debtor's account: 3 4 8 2

Date of payment change:
Must be at least 21 days after date 02 /01 /2020
of this notice

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe
the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 480.30

New escrow payment: \$ 653.99

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not
attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Jason John Frisbie

First Name

Middle Name

Last Name

Case number (if known) 5:15-bk-05449-RNO

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Michelle R. Ghidotti-Gonsalves

Signature

Date 01 / 03 / 2020

Print: Michelle R. Ghidotti-Gonsalves

First Name Middle Name Last Name

Title AUTHORIZED AGENT

Company Ghidotti Berger, LLP

Address 1920 Old Tustin Ave

Number Street

Santa Ana, CA 92705

City State ZIP Code

Contact phone (949) 427 - 2010

Email mghidotti@ghidottiberger.com



FCI Lender Services, Inc.

Toll Free: (800) 931-2424 Hrs.: Mon-Fri 8:00 a.m. - 5:00 p.m. (PT)
 Website: www.trustfcicom NMLS #4920 DRE #01022780
 PO BOX 28720 Anaheim CA 92809-0112 Fax: (714) 282-5775

Annual Escrow Disclosure Statement

Borrower : SHERRI FRISBIE
 JASON FRISBIE
 1285 BRISLIN RD
 STROUDSBURG, PA 18360

Property Address : 1285 BRISLIN RD
 STROUDSBURG, PA 18360

Present Loan Information :	Account Number
Paid To Date	11/01/2019
Principal balance	\$131,471.52
Note Rate	3.000%
Regular Payment	\$508.66
Escrow Payment	\$480.30
Suspense Payment	\$0.00
Other Payments	\$0.00
Suspense Balance	\$446.83
Escrow Balance	\$406.99
Unpaid Interest	\$0.00
Unpaid Charges	\$0.00

Dear SHERRI FRISBIE
 JASON FRISBIE :

Enclosed is your Escrow Disclosure Statement and notice of new mortgage payment for your loan. At least once a year FCI reviews your escrow account to determine if the current monthly payment amounts are sufficient to cover your projected taxes and/or insurance premiums. Increases or decreases in your annual tax and/or insurance amounts may cause your monthly payment to change. The first section of the Statement projects activity for the upcoming 12 months as well as any changes to your monthly installment. Prior Year Escrow Payment Activity on the Statement reflects activity on your escrow account from February 2019 through January 2020. Payments are shown in the month received which may not necessarily be the month due. **The Statement assumes timely receipt of payments and scheduled disbursements through January 31, 2021.**

Surplus: A Surplus is the amount by which a current impound/escrow balance exceeds the target balance for the 12-month period for the impound/escrow account. Refunds due to Surplus will be mailed within 30 days. Tax bills other than the annual secured bill are your responsibility to pay. Before spending your refund, you should check with your local County Tax Collector and/or the Assessor's Office to determine if a Supplemental Tax Bill is pending or expected to be issued.

Shortage: A Shortage means that an amount by which a current impound/escrow account balance falls short of the target balance at the time of the impound/escrow analysis. Some reasons for the shortage include deficiency of total payments received and increases in tax and/or insurance amount during the projection year. If you choose to pay the escrow shortage in full rather than have it collected over 12 months, your new monthly payment is the amount listed in the top portion of your Statement. Your check for the lump sum payment and request should be submitted directly to FCI Lender Services, Inc. Attn: Escrow Department at the address listed below.

Deficiency: A Deficiency is the amount of a negative balance in an impound/escrow account which occurs due to the Servicer advancing funds to pay the impound/escrow item.

Target Balance: A Target Balance means the estimated month-end balance in an impound/escrow account that is just sufficient to cover the remaining disbursements from the impound/escrow account for the remainder of the 12 month period that are required to cover annual taxes, insurance, or other escrow/impound items.

Please take the time to review the Statement prior to the changes taking place. Changes to your monthly installment, as indicated in your Statement, will be reflected on your February, 2020 billing statement. If you are using an automatic payment provider, please notify them of the change in payment amount to avoid possible late fees.

If you have any questions regarding this Statement, please call our toll free number at 800-931-2424, Ext. 650, Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m. Pacific Standard Time or visit our website www.trustfcicom at anytime. When calling, please reference your loan number, so that we may better serve you.

Regards,

Customer Care Department

Account: Statement Date: 12-18-2019

FCI Lender Services, Inc. * PO BOX 28720 * Anaheim * CA 92809-0112 * NMLS#4920 * DRE#01022780 * www.trustfcicom

Case 5:15-BK-05449-RNO Doc Filed 01/03/20 Entered 01/03/20 17:54:55 Desc

Main Document Page 3 of 7



SUMMARY	
Total Projected Payments from Escrow	\$5,820.25
Divide by # of Months in Statement Period	12
Equals Monthly Projected Payments to Escrow	\$485.02
Target Balance = Projected Pymt to Escrow + 2 extra month cushion	\$6,790.42
Starting Projected Balance (+)	\$1,367.59
Starting Required Balance (-)	\$3,395.10
Delinquency Vouchers (-)	\$0.00
Your account is showing a shortage (see letter for more information regarding shortage)	\$2,027.51
Shortage divided by 12 months	\$168.96
P&I:	\$508.66
New Escrow:	\$653.99
New Payment:	\$1,162.65

NEW PAYMENT INFORMATION AS OF 2/1/2020	
Principal & Interest	\$508.66
Escrow Payment	\$485.03
Shortage	\$168.96
Surplus	\$0.00
Deficiency	\$0.00
Suspense Payment	\$0.00
Others	\$0.00
Payment Amount	\$1,162.65
New Payment Date	02/01/2020

IMPORTANT NOTE: It is our goal to provide you with accurate escrow information. If your loan account is delinquent, this analysis may not include current escrow information and may not accurately reflect your actual or projected escrow activity. Please inform this office immediately of your current tax and insurance information by calling 800-931-2424 in order to re-establish your escrow account. Insurance information may not be calculated into this analysis if the information was not provided to the Servicer. Please note, once annual insurance premium information has been provided, the payment must be re-projected.

These are the escrow items we anticipate we will collect for or pay on your behalf in your upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal Law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR						
Month - Year	To Escrow	Shortage	From Escrow	Description	Escrow Balance	
					Projected	Required
				Required Deposit	\$1,367.59	\$3,395.10
February-2020	\$485.03	\$168.96	\$0.00		\$2,021.58	\$3,880.13
March-2020	\$485.03	\$168.96	\$0.00		\$2,675.57	\$4,365.16
April-2020	\$485.03	\$168.96	\$681.68	Hamilton Twsp Tax Collector	\$2,647.88	\$4,168.51
May-2020	\$485.03	\$168.96	\$0.00		\$3,301.87	\$4,653.54
June-2020	\$485.03	\$168.96	\$0.00		\$3,955.86	\$5,138.57
July-2020	\$485.03	\$168.96	\$0.00		\$4,609.85	\$5,623.60
August-2020	\$485.03	\$168.96	\$5,138.57	\$5.00 - Stroudsburg SD/Hamilton Twp Tax Collector	\$125.27	\$970.06 *
				\$4,401.57 - Stroudsburg SD/Hamilton Twp Tax Collector		
				\$732.00 - Erie Insurance Exchange		
September-2020	\$485.03	\$168.96	\$0.00		\$779.26	\$1,455.09
October-2020	\$485.03	\$168.96	\$0.00		\$1,433.25	\$1,940.12
November-2020	\$485.03	\$168.96	\$0.00		\$2,087.24	\$2,425.15
December-2020	\$485.03	\$168.96	\$0.00		\$2,741.23	\$2,910.18
January-2021	\$485.03	\$168.96	\$0.00		\$3,395.22	\$3,395.21
Total :	\$5,820.36	\$2,027.52	\$5,820.25			

Account: Statement Date: 12-18-2019

* This is your Low Point. The Low Point is zero plus the allowed reserve as guided by the Real Estate Settlement and Procedure Act (RESPA). Reserve amount by Federal Law (RESPA) is two times your monthly Escrow Payment (T&I) Excluding (MIP,PMI) unless State Law specifies a lower amount.

The following statement of activity in your escrow account from **February 2019** To **January 2020** displays actual activity as it occurred in your escrow account during that period.

PRIOR YEAR ESCROW PAYMENT ACTIVITY February 2019 - January 2020				
Month - Year	Payments To Escrow	Payments From Escrow	Description	Balance
February-2019	\$480.30	\$0.00	SHERRI FRISBIE	(\$897.85)
March-2019	\$480.30	\$0.00	SHERRI FRISBIE	(\$417.55)
March-2019	\$480.30	\$0.00	SHERRI FRISBIE	\$62.75
April-2019	\$0.00	\$681.68	Hamilton TWP Tax Collector	(\$618.93)
May-2019	\$480.30	\$0.00	SHERRI FRISBIE	(\$138.63)
June-2019	\$480.30	\$0.00	SHERRI FRISBIE	\$341.67
July-2019	\$480.30	\$0.00	SHERRI FRISBIE	\$821.97
July-2019	\$0.00	\$732.00	Erie Insurance Exchange	\$89.97
August-2019	\$0.00	\$5.00	Stroudsburg SD Tax Collector	\$84.97
August-2019	\$480.30	\$0.00	SHERRI FRISBIE	\$565.27
August-2019	\$504.05	\$0.00	SHERRI FRISBIE	\$1,069.32
August-2019	\$0.00	\$4,401.57	Stroudsburg SD Tax Collector	(\$3,332.25)
August-2019	\$1,117.20	\$0.00	SHERRI FRISBIE	(\$2,215.05)
September-2019	\$480.30	\$0.00	SHERRI FRISBIE	(\$1,734.75)
October-2019	\$480.30	\$0.00	SHERRI FRISBIE	(\$1,254.45)
November-2019	\$480.30	\$0.00	SHERRI FRISBIE	(\$774.15)
November-2019	\$585.00	\$0.00	SHERRI FRISBIE	(\$189.15)
December-2019	\$480.30	\$0.00	SHERRI FRISBIE	\$291.15
December-2019	\$115.84	\$0.00	SHERRI FRISBIE	\$406.99
January-2020	\$0.00	\$0.00		\$406.99
Total :	\$7,605.39	\$5,820.25		

Note: FCI Lender Services, Inc. is a debt collector and is attempting to collect a debt. Any information obtained will be used in furtherance of that purpose.

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. Please see IMPORTANT DISCLOSURES enclosed.

Account:

Statement Date: 12-18-2019

IMPORTANT DISCLOSURES

FCI Lender Services, Inc. ("FCI") is committed to professional and courteous service to our customers. Our Customer Service Department is an experienced group of men and women who are trained and dedicated to answering your questions, addressing your concerns, and resolving any and all issues to your satisfaction. If you have any complaints, please call us during our regular business hours at (800) 931-2424 ext. 651, Mon - Fri, 8:00 a.m. - 5:00 p.m., PT.

OREGON CONSUMERS ONLY: The Director of the Department of Consumer and Business Services prescribes by rule. Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit <http://dfr.oregon.gov>. You can also submit a completed form complaint by email to dcbs.dfcsmail@oregon.gov, by mail to PO Box 14480 Salem, OR 97309-0405, or by fax to 503-947-7862.

PENNSYLVANIA CONSUMERS ONLY: The lender retains a security interest in your residential real estate whenever the security interest has not been released.

COLORADO CONSUMERS ONLY: FCI Lender Services, Inc.'s Agent in Colorado is Cogency Global Inc., 7700 E. Arapahoe Road, Suite 220, Centennial, Colorado 80112; PH: 303-309-3839.

TEXAS CONSUMERS ONLY: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

MASSACHUSETTS CONSUMERS ONLY: NOTICE OF IMPORTANT RIGHTS YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

NEW YORK CONSUMERS ONLY: FCI Lender Services, Inc. ("FCI") is registered with the Superintendent of the New York State Department of Financial Services (NMLS #4920). You may obtain information about how to file a complaint about FCI with the New York State Department of Financial Services, by visiting the Department's website at www.dfs.ny.gov or by calling the Department at 800-342-3736.

IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

CERTIFICATE OF SERVICE

On January 3, 2020, I served the foregoing documents described as NOTICE OF MORTGAGE PAYMENT CHANGE the following individuals by electronic means through the Court's ECF program:

DEBTOR'S COUNSEL

David S. Gellert
dsgatn@rcn.com

TRUSTEE

Charles J DeHart, III (Trustee)
dehartstaff@pamd13trustee.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Marlen Gomez
Marlen Gomez

On January 3, 2020, I served the foregoing documents described as NOTICE OF MORTGAGE PAYMENT CHANGE on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR

Jason John Frisbie
1285 Brislin Road
Stroudsburg, Pa 18360

JOINT DEBTOR

Sherri Lynn Frisbie
1285 Brislin Road
Stroudsburg, Pa 18360

Asst. U.S. TRUSTEE

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Marlen Gomez
Marlen Gomez